

**Analisis Pengaruh Suku Bunga, Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) Terhadap Profitabilitas (ROA) dan Return Saham pada Perbankan di Indonesia 2012-2015**

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**ABSTRAK**

Penelitian ini bertujuan untuk menganalisis pengaruh suku bunga, Loan to Deposit Ratio (LDR), Non Performing Loan (NPL) terhadap profitabilitas dan Return saham. Populasi dalam penelitian ini adalah perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2012-2015. Data yang digunakan dalam penelitian ini diperoleh dari laporan tahunan (annual report) dan Bank Indonesia. Pengambilan sampel menggunakan teknik Purposive Sampling diperoleh 31 perusahaan. Analisa yang digunakan untuk penelitian ini adalah regresi linier berganda dan analisis jalur. Hasil menunjukkan bahwa suku bunga dan NPL memiliki pengaruh negatif signifikan terhadap profitabilitas. LDR tidak memiliki pengaruh terhadap profitabilitas. Suku bunga, NPL dan LDR tidak memiliki pengaruh terhadap Return saham, dan Profitabilitas memiliki pengaruh positif signifikan terhadap Return saham.

Kata Kunci : Suku bunga, loan to deposit ratio (LDR), non performing loan (NPL), profitabilitas dan return saham.

**Analysis of the Influence of Interest, Loan to Deposit Ratio (LDR),  
Non Performing Loan (NPL) on Profitability (ROA) and Stock Return  
in Banking Companies in Indonesia 2012-2015**

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**ABSTRACT**

This study aims to analyze the influence of interest rates, Loan to Deposit ratio (LDR), and Non Performing Loan (NPL) on profitability and Stock Return. The population in this study are banking companies listed on the Indonesia Stock Exchange over the period 2012-2015. The data used in this study is obtained from the annual report and Bank Indonesia. The sampling selection technique used is Purposive Sampling which obtained 31 companies. The analysis used for this study is multiple linier regression and path analysis. The results show that interest and NPL have a significant negative influence on profitability. LDR has no significant influence on profitability. Interest, NPL and LDR has no influence on stock return, and profitability has a significant positive influence on stock returns.

Keyword : Interest, loan to deposit ratio (LDR), non performing loan (NPL), profitability and stock return